

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
UNITED STATES PATENT APPLICATION

In re Application of :)	
)	Examiner: Akintola, Olabode
Kasower, Sheldon)	
)	Art Unit: 3624
Application No: 09/846,616)	
)	
Filed: 05/01/2001)	
)	
Name: CARD MANAGEMENT SYSTEM)	
AND METHOD THEREFORE)	
)	

RESPONSE TO OFFICE ACTION

Dear Examiner Akintola:

We write in response to the Office Action dated 10-18-2006 in the above referenced U.S. Patent Application. Applicant thanks the Examiner for reviewing and assisting with the application and writes to provide the following in response.